



# Health Care Plan Update

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MANAGEMENT

SEPTEMBER 16, 2024

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# Overview

## Plan Year Operating Results

A. 2023

B. 2024 ( Jan-Jun 2024)

## Key Measurement Summary

A. Migration


B. Medical and Pharmacy PEPM  
(Per Employee Per Month)

C. Large Losses

D. District Contributions

## Plan Year 2025 Projection

## Plan Year 2025 Premiums

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# Plan Year 2023 Operating Results

	<u>Annual Projection</u>	<u>YTD Actual</u>
Contributions		
District	36,765,960	36,442,443
Employee	29,598,258	25,772,077
Total	66,364,218	62,214,520
Expenses		
Medical	49,329,414	52,689,249
Pharmacy	22,191,504	23,850,429
Stop Loss	1,261,000	1,261,779
Program Oversight	5,745,612	5,869,088
Rebates	7,000,000	7,706,997
Total	71,527,530	75,963,548
Gain/Loss Projection	-5,163,312	-13,749,028

# Plan Year 2024 Projection

	Annual Projection	YTD Projection	YTD Actual
Contributions			
District	36,553,440	18,276,720	18,481,649
Employee	27,486,870	13,743,435	12,920,027
Total	64,040,310	32,020,155	31,401,676
Expenses			
Medical	50,449,710	25,224,855	25,362,276
Pharmacy	24,186,035	12,093,018	11,739,052
Stop Loss	1,281,744	640,872	697,786
Program Oversight	5,326,580	2,663,290	2,121,026
Rebates	9,800,120	4,900,060	6,435,684
Total	71,443,949	35,721,975	33,484,456
Gain/Loss Projection	-7,403,639	-3,701,820	-2,082,780

Plan Year 2024( Jan-Jun 2024)

# Key Measurement – Migration PY 2023 to PY 2024

	<u>PY 2023</u>	<u>PY 2024</u>	<u>%Change</u>
<b><i>POS II</i></b>			
EE Only	1,242	<b>970</b>	-21.90%
EE+Spouse	68	<b>53</b>	-22.06%
EE+Children	501	<b>380</b>	-24.15%
EE+Family	<u>147</u>	<u><b>102</b></u>	<u>-30.61%</u>
	1,958	<b>1,505</b>	-23.14%
<b><i>Memorial Hermann ACO</i></b>			
EE Only	2,491	<b>2,703</b>	8.51%
EE+Spouse	101	<b>94</b>	-6.93%
EE+Children	874	<b>867</b>	-0.80%
EE+Family	<u>375</u>	<u><b>338</b></u>	<u>-9.87%</u>
	3,841	<b>4,002</b>	4.19%
<b><i>High Deductible</i></b>			
EE Only	1,344	<b>1,621</b>	20.61%
EE+Spouse	50	<b>59</b>	18.00%
EE+Children	426	<b>530</b>	24.41%
EE+Family	<u>266</u>	<u><b>280</b></u>	<u>5.26%</u>
	2,086	<b>2,490</b>	19.37%

# Key Measurement Summary – Large Losses

\* Plan Year 2024 (Jan-Jun 2024)

	2023	2024
<b>Frequency</b>		
Member	62	26
Spouse	15	11
Child	<u>30</u>	<u>10</u>
	107	47
<b>Severity</b>		
Member	\$13,374,980	\$4,589,552
Spouse	\$2,594,007	\$2,741,800
Child	<u>\$6,735,132</u>	<u>\$1,829,265</u>
Total	\$22,704,119	\$9,160,617

# Key Measurement Summary - PEPM

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	<u>Plan Year 2021</u>	<u>Plan Year 2022</u>	<u>Plan Year 2023</u>	<u>Plan Year 2024</u>
<b>Medical</b>				
PEPM(Per Employee Per Month)	\$596	\$577	\$556	\$539
<b>Pharmacy</b>				
PEPM(Per Employee Per Month)	\$156	\$169	\$158	\$111
<b>Virtual Visits</b>				
Visits	10,307	9,863	16,303	12,455

\* Plan Year 2024 (Jan-Jun 2024)

# Key Measurement Summary – District Contributions

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	<u>PY 2020</u>	<u>PY 2021</u>	<u>PY 2022</u>	<u>PY 2023</u>
<b>Plan Deficit</b>	<b>\$2,689,779</b>	<b>\$13,108,123</b>	<b>\$16,854,344</b>	<b>\$13,749,028</b>
<b>Average Participants</b>	7,961	8,040	8,006	7,893
<b>PEPM Contributions</b>				
<b>Monthly District Contribution</b>	\$385	\$385	\$385	\$385
<b>Monthly Deficit Contribution</b>	<u>\$28</u>	<u>\$136</u>	<u>\$175</u>	<u>\$145</u>
<b>Actual Monthly Contribution</b>	\$413	\$521	\$560	\$530



# Plan Year 2025 Projection

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	Annual Projection
<b>Contributions</b>	
District	36,664,320
Employee	28,204,651
Total	64,868,971
<b>Expenses</b>	
Medical	53,785,562
Pharmacy	24,186,035
Stop Loss	1,281,744
Program Oversight	5,326,580
Rebates	9,868,245
Total	74,711,676
<b>Gain/Loss Projection</b>	-9,842,705

# Plan Year 2025 Premiums/Program Design

	Plan Year 2024		Plan Year 2025
	<u>Choice POS II</u>	<u>Dollar Increase</u>	<u>Choice POS II</u>
EE Only	\$193	\$29	\$222
EE + Spouse	\$1,063	\$159	\$1,222
EE +Children	\$600	\$90	\$690
EE + Family	\$1,275	\$191	\$1,466
Deductible	\$3,250/\$5,750		\$4,000/\$7,000
	<u>MH ACO</u>		<u>MH ACO</u>
EE Only	\$109	\$11	\$120
EE + Spouse	\$822	\$82	\$904
EE +Children	\$404	\$40	\$444
EE + Family	\$824	\$85	\$909
Deductible	\$1,750/\$3,500		\$1,850/\$3,675
	<u>HDHP</u>		<u>HDHP</u>
EE Only	\$72	\$8	\$80
EE + Spouse	\$740	\$40	\$780
EE +Children	\$339	\$34	\$373
EE + Family	\$718	\$71	\$789
Deductible	\$5,000/\$10,000		\$5,250/\$10,500

Thank you

